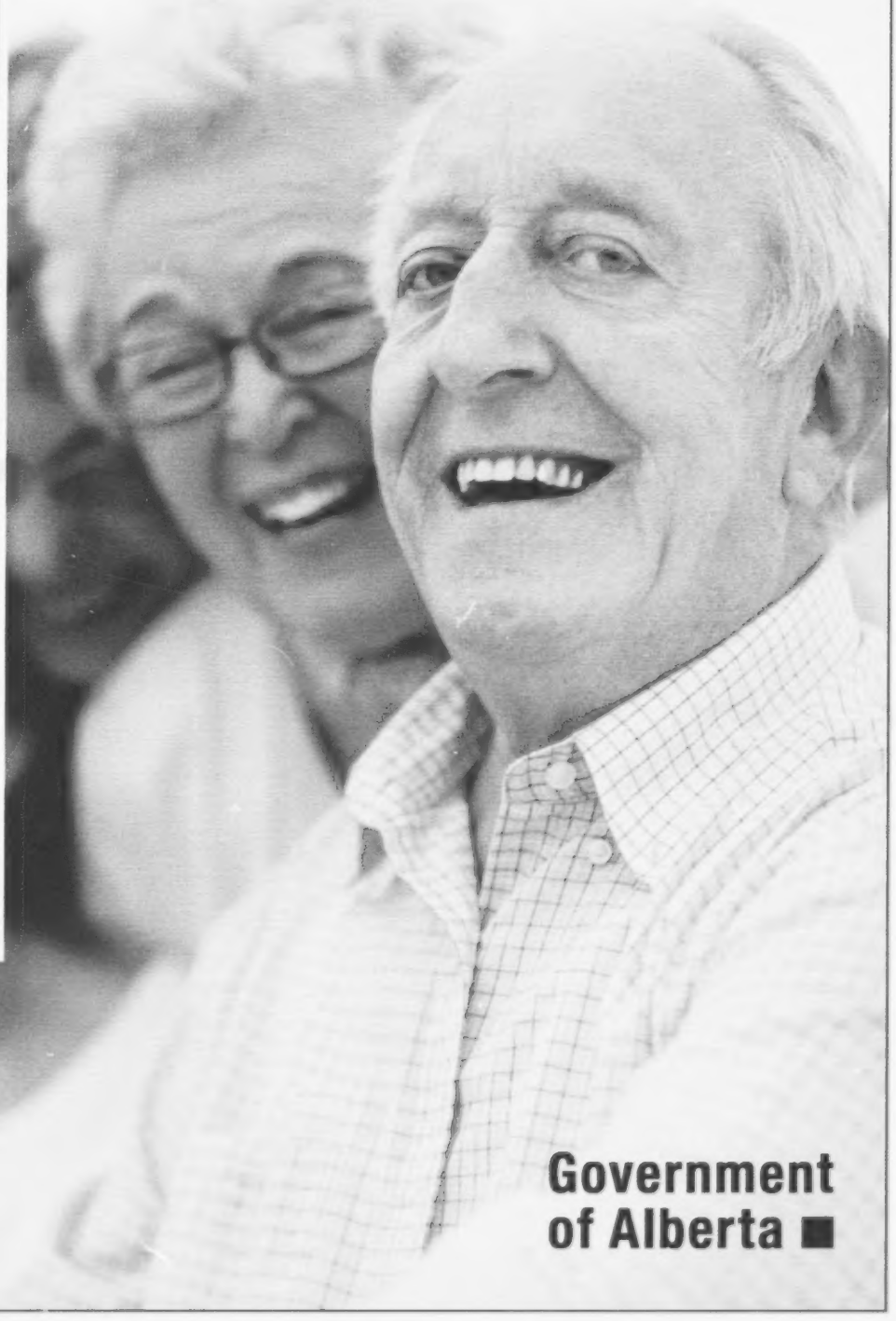
SEPTEMBER 2010

A Profile of
Alberta Seniors



Government of Alberta

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Introduction

Alberta's seniors, a diverse population

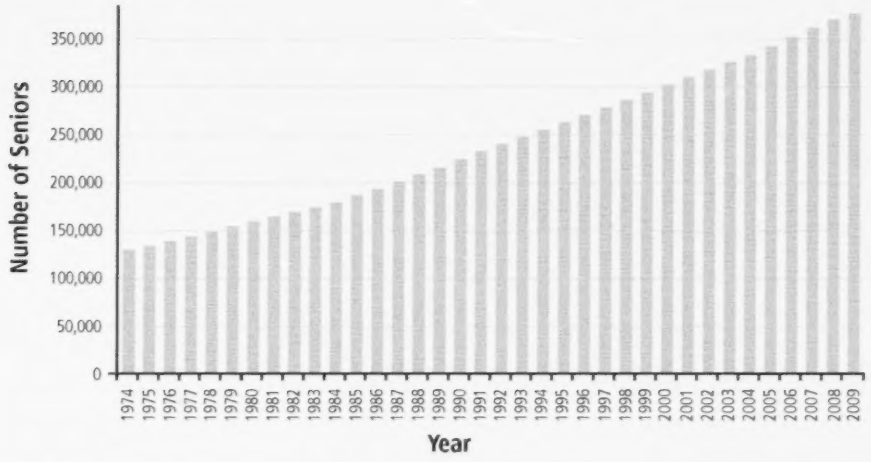
- Alberta's seniors are a diverse population whose lives have been shaped by a variety of experiences and circumstances. This population spans more than two generations, with an age range from 65 to more than 100 years and has varying backgrounds, incomes, living arrangements and levels of health. It is difficult to create a comprehensive portrait that illustrates this diversity. The information in this profile is intended to provide basic information on Alberta's seniors and focuses on demographics, living arrangements, income, ethnicity, educational attainment, health status and activities. Various sources have been used to compile this information, based on the most recent data available.

Alberta's Aging Population

The number of seniors is increasing, as is their percentage in the general population

- Alberta's population is aging. The number of Albertans over the age of 65 has nearly tripled since 1974, from 130,045 to 385,241 in 2009 (see Chart 1). Over the same time frame, Alberta's total population more than doubled and the median age of Albertans increased from 25.7 years in 1974 to 35.6 years in 2009
- The primary causes of this demographic shift are the aging of the baby boom generation, decreasing fertility rates, and increasing life expectancy.
- In 2009, seniors accounted for approximately 10.4% of Alberta's total population, or about one in ten people. The comparable figure for the Canadian population was 13.9%. Among all provinces, Alberta has the lowest percentage of seniors.

Chart 1 — Number of Seniors Increased Steadily in Last Thirty-five Years

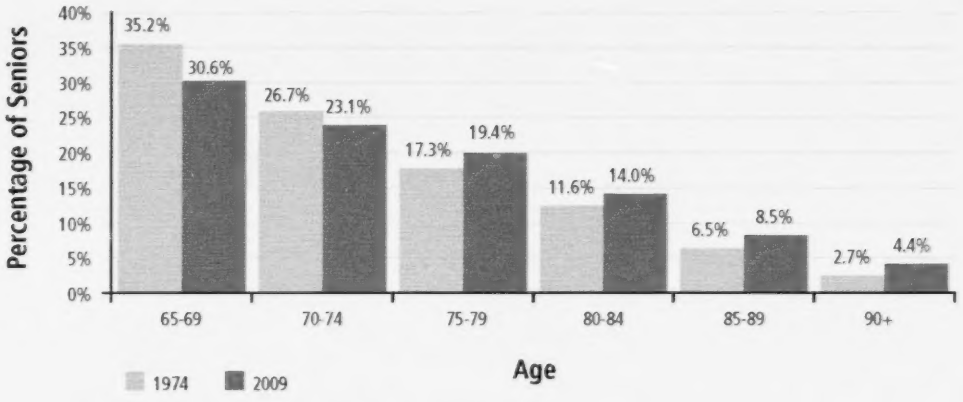


Source: Statistics Canada, *Annual Demographic Statistics, 2009*

The seniors population is aging

- As of 2009, almost one-third of seniors were in the 65 to 69 age group, and more than half were less than 75 years of age.
- The number of seniors in older age categories has grown more rapidly than those in younger categories. In 2009, seniors aged 80 years and over made up more than one-quarter of all Alberta seniors, up from approximately 21% in 1974 (see Chart 2). This group is expected to more than double in the next 20 years.

Chart 2 — Greater Percentages of Seniors in Younger Age Categories



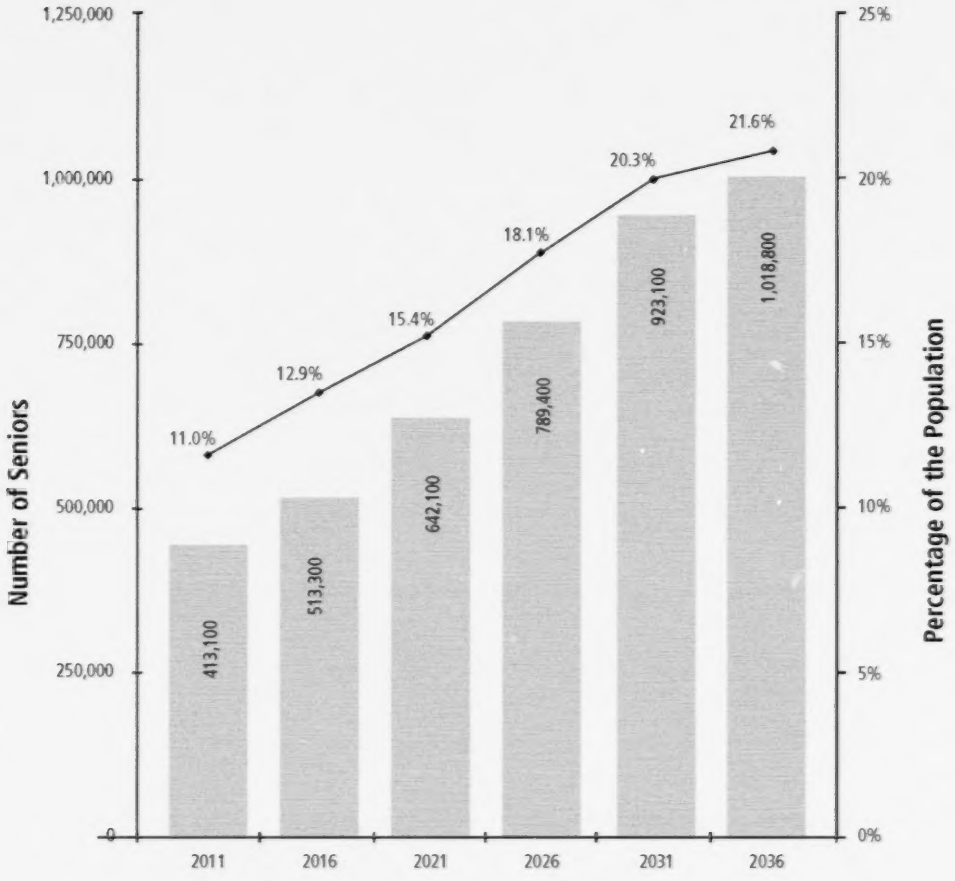
Source: Statistics Canada, *Annual Demographic Statistics, 2009*

How fast is Alberta aging?

- Projections suggest that Alberta will remain one of the youngest provinces in the coming years. It is estimated that between 2011 and 2021, the number of seniors will increase from 413,100 to 642,100. In that time, the percentage of seniors will increase from approximately 11% to 15% of the total population. By 2036, it is projected that there will be more than one million seniors in Alberta, or about one in five Albertans (see Chart 3).
- The aging of the population is expected to accelerate starting in 2011 as baby boomers begin to turn 65.[1] This accelerated growth is expected through to 2031, when all baby boomers will be over age 65. The aging population, however, will continue to characterize demographic trends in the following decades.

[1] Albertans born between 1946 and 1966 are considered to be part of the baby boom generation.

Chart 3 — Number and Percentage of Seniors in Alberta will Continue to Increase



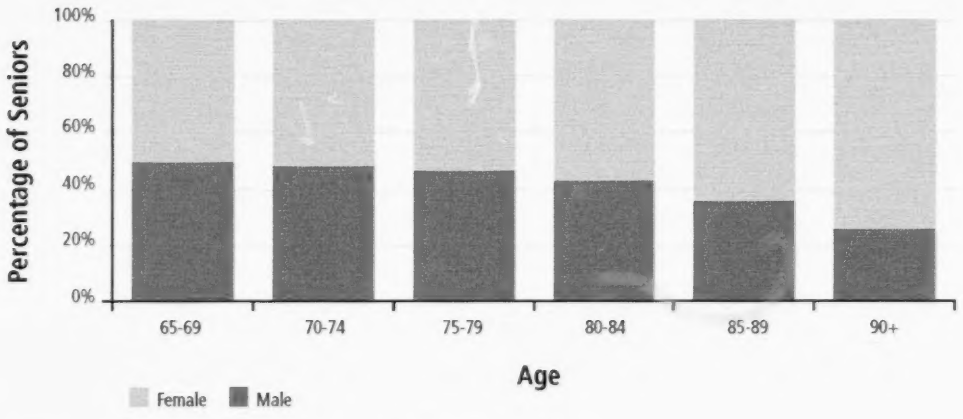
Source: Statistics Canada, *Population Projections for Canada, Provinces and Territories 2010 - 2036* (Alberta Medium-Growth Scenario 3)

Gender

Gap continues to narrow, but there are still more females than males

- In 2009, there were approximately 211,640 female seniors in Alberta, accounting for 55% of the seniors' population. There were about 173,600 male seniors, making up the remaining 45% of the seniors' population.[2]
- According to Statistics Canada, the disparity in life expectancy between men and women has been narrowing for the past two decades in both Canada and Alberta. Life expectancy at birth has been increasing more rapidly for males and will continue to reduce some of this disparity. However, it is predicted that female seniors will continue to outnumber male seniors in the future (see Chart 4).

Chart 4 — Ratio of Females to Males Increases with Age



Source: Statistics Canada, *Annual Demographic Statistics, 2009*

[2] According to Statistics Canada, *Annual Demographic Statistics, 2009*.

Marital Status

Women more likely to be widowed than men

- In 2006, the majority of seniors (57.4%) were married, almost one third were widowed (28.2%) and the remainder were divorced (7.9%), separated (1.9%) or were never married (4.7%).
- Almost three-quarters (72.9%) of Alberta males aged 65 and older were married, and 11.8% were widowed.
- The picture for female seniors was dramatically different. A high percentage of female seniors were married (44.7%) and widowed (41.5%). The likelihood of being widowed increased steadily with age. After age 80, the majority of senior women were widowed.

Location of Residence

More seniors in urban areas

- In 2006, 81.5% of Alberta's seniors were located in urban areas.[3] The majority lived in the two Census Metropolitan Areas (CMAs)[4] of Edmonton and Calgary (61.1%). Seniors accounted for 11.1% of the population in the Edmonton CMA and 9.4% of the population in the Calgary CMA.
- A greater proportion of older seniors live in urban settings. In 2006, 88.3% of seniors aged 90 years and older resided in urban areas, an increase of 2.1% from 2001.
- Male seniors made up a greater proportion of the seniors population in rural areas, whereas female seniors made up the majority in urban areas. In 2006, 53.8% of seniors in rural areas were male, while in urban areas, only 43.7% of seniors were male.

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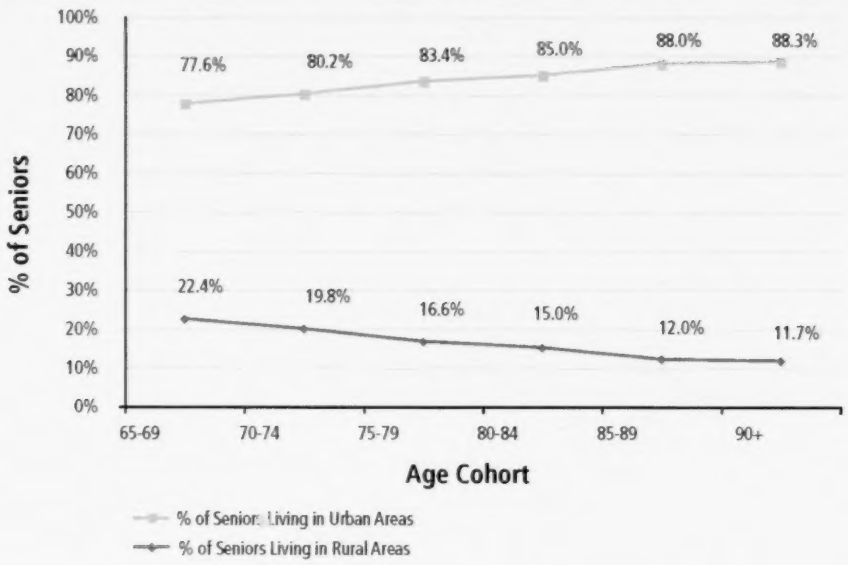
[3] As defined by Statistics Canada, urban areas have a population of 1,000 or more and a population density of at least 400 people per square kilometre. Rural areas include all territory lying outside urban areas.

[4] Statistics Canada defines a Census Metropolitan Area as being a very large urban area that is combined together with adjacent urban and rural areas and has an urban core population of at least 100,000 based on the previous Census.

Chart 5 — A Higher Percentage of Older Seniors Live in Urban Areas



Source: Statistics Canada, *2006 Census of Canada Custom Tabulations*

- As a percentage of the total population, the Camrose (20.3%) and Wetaskiwin (18.9%) Census Agglomerations (CAs)[5] had the highest proportion of seniors, followed by the Medicine Hat (14.5%) and Lethbridge (14.2%) CAs. Alberta's most northern CA, Wood Buffalo, continued to have the lowest percentage of seniors (2.0%).
- The age distribution of seniors also varied throughout the province. For example, in 2006, 30.5% of all Alberta seniors were 65 to 69 years of age. In comparison, almost half of the seniors in the Wood Buffalo CA were 65 to 69 years old (46.1%).
- The Wetaskiwin and Camrose CAs had the highest proportion of older seniors, with 6.6% and 6.4% of their total population aged 80 years and older.

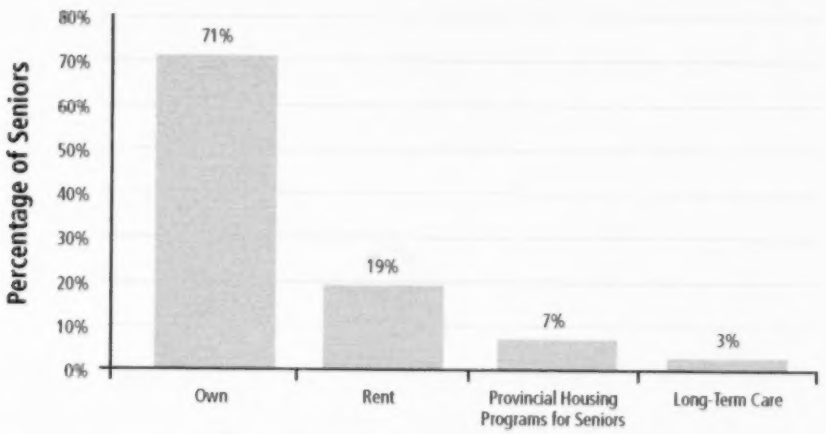
[5] Statistics Canada defines a Census Agglomeration as an area that is combined with other municipalities that has an urban core of at least 10,000 people.

Housing

Most seniors live in private housing

- In 2006, approximately 71% of the seniors' population lived in homes that they owned. An estimated 19% resided in rental accommodation and about 7% lived in provincial housing settings, including seniors' lodges. Approximately 3% of seniors lived in long-term care facilities (see Chart 6).
- The percentage of home ownership among seniors was higher than the Alberta population as a whole. Home ownership was linked to location with a higher percentage of rural seniors being owners as compared to renters, while the opposite was true for urban seniors.
- Of seniors who owned their homes, only 20.0% had a mortgage in 2006. In comparison, 62.1% of all Alberta homeowners had a mortgage. While seniors were more likely to be mortgage-free than other Albertans, the proportion of seniors with a mortgage has been steadily rising over the past three census periods, increasing approximately 8% since 1996.

Chart 6 — Estimated Distribution of Seniors by Type of Residence



Source: Statistics Canada, *2006 Census of Canada Custom Tabulations*; Alberta Health and Wellness, 2006 Administrative Data; Alberta Seniors and Community Supports, 2006 Administrative Data.

- The majority of seniors (61%) living in private households resided in single-family detached houses, as did the Alberta population as a whole. However, seniors were more likely to live in a high-rise apartment building than non-seniors. One-quarter of senior households lived in an apartment, including multi-storied apartment buildings or a detached duplex apartment. The remaining senior households lived in a semi-detached house, a row house or a movable dwelling.
- Approximately 7% of seniors accessed provincial housing programs in 2006. This included more than 14,000 seniors in self-contained subsidized rental accommodations and over 9,000 seniors in the lodge and cottage programs.

Dwelling Value and Major Payments

- In 2006, senior homeowners believed that they would receive, on average, $249,681 if their dwelling were to be sold. This was up from $140,413 in 2001. The increase in estimated value reflects the escalation in housing prices experienced across Alberta during this period.
- The average major monthly payment for seniors living in owner-occupied private non-farm, non-reserve seniors' dwellings in 2006 was $590.[6] The gross rent of seniors in tenant-occupied private non-farm, non-reserve senior dwellings was $749 per month; more than $150 higher than the average owner-occupied payment.[7]

Dwelling Size and Age

Seniors live in smaller and older homes

- Data from the 2006 Census indicates that seniors have homes with fewer rooms as compared to younger people. As well, Alberta's seniors lived in homes that were generally older than housing in the province overall. For instance, close to 40% of Alberta's seniors lived in homes built before 1971, compared to roughly 29% of the total population.

Need for Repair

Seniors less likely to feel need for minor repairs

- In 2006, approximately 70% of senior homeowners felt their dwellings only required regular maintenance such as furnace cleaning or painting. The remaining seniors believed that their dwellings required minor repairs (23.3%) or major repairs (6.6%).[8]

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[6] Owner's major payments include payments for electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, property taxes and condominium fees.

[7] Gross rent for tenant occupied dwellings includes payments for fuel, water and other municipal services, and monthly cash rent.

[8] Minor repairs include the repair of loose floor tiles, brick or shingles, defective steps, railings or siding. Major repairs include the repair of defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.

Living Arrangements

Number of senior households rises with growth in the number of seniors

- According to the 2006 Census, there were 214,760 private households in Alberta where primary homeowner was aged 65 years or older.[9] This is an increase of around 14% from 2001.

Household Size

As age increases, household size decreases

- Almost all senior households consisted of one or two individuals (90.2%), while 41.3% of all Alberta households consisted of more than two people. In 2006, the average senior household was made up of 1.7 people, compared to 2.6 in the average Alberta household.
- Household size declined with age. Among senior women, the decline occurred more rapidly at younger ages. Almost four out of every five women aged 75 years and older lived alone (78.8%).
- In rural areas, there was a higher percentage (56.5%) of two-person senior households compared to urban areas (47.4%).

Household Family Status

- In 2006, the majority of senior households (55.5%) consisted of one-family households or non-family households (43%).[10] The remaining senior households (1.3%) had two or more families occupying the same dwelling.
- There were fewer non-family households in rural areas (34.2%) than in urban areas (45%).

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[9] The primary homeowner is the first person in the household identified as being the household maintainer. It is normally the person who contributes the greatest amount towards shelter expenses.

[10] According to Statistics Canada: **Family household** refers to a household that contains at least one census family, that is, a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children (lone-parent family). **One-family households** refers to a single census family (with or without other non-family persons) that occupies a private dwelling. **Non-family household** refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family.

Presence of Children

One-tenth of seniors live with children

- In 2006, approximately 12% of Alberta households headed by a senior had children living in their home.[11] Less than 1% of Alberta children lived with their grandparents, without the presence of parents.

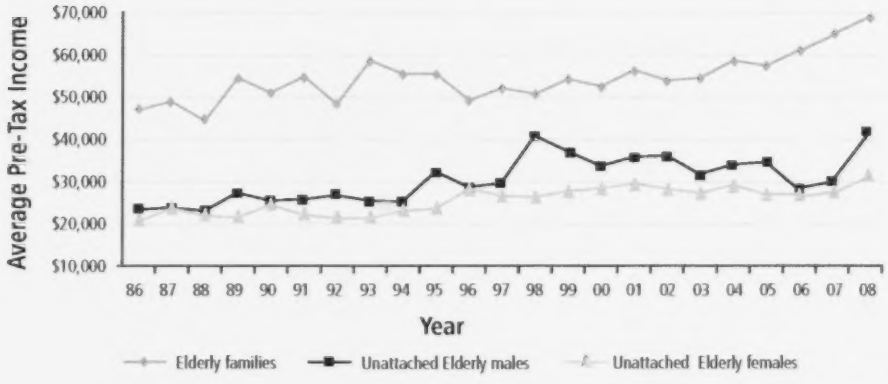
Income[12]

Household Income

2008 average income up from 2007

- The average total (pre-tax) income of senior families in Alberta was $68,500 in 2008. This was an increase from $66,100 in 2007 and from $46,100 in 1988 (based on 2008 constant dollars). (Chart 7)

Chart 7 — Seniors' Average Pre-tax Income Up From Two Decades Ago (2008 Constant Dollars)



Source: Statistics Canada, *Average Total Income* (Table 202-0403), 2008

[11] According to Statistics Canada, children refer to blood, step- or adopted sons and daughters, regardless of age or marital status and grandchildren in households where there are no parents present. Sons and daughters who are living with their spouse or common-law partner, or with one or more of their own children are not considered to be members of their parent's household, even if they are in the same household.

[12] This section includes recent information on income from Statistics Canada including the 2006 Census, Income Trends in Canada 1976-2007, Small Area & Administrative Data Division, and Human Resources and Skills Development Canada's CPP & OAS Stats Book 2009. The information presented on income comes from various years. Wherever possible, the most current information has been used.

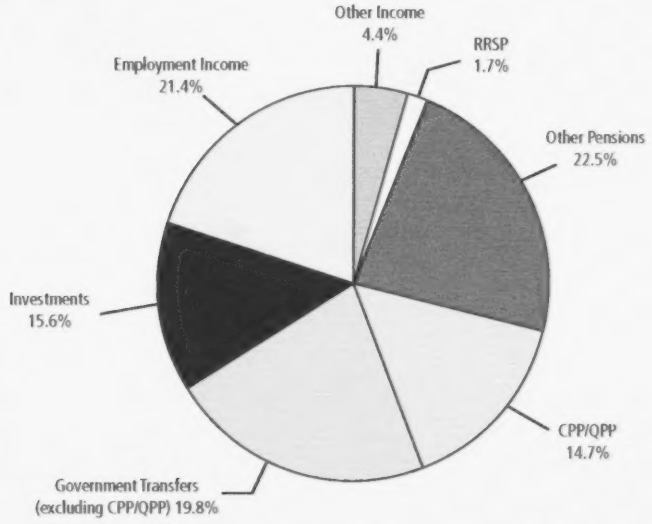
Individual Income

- In 2008, the average total income of Alberta seniors was $32,700. This was $15,400 lower than the total average income for Alberta's population in general.
- In 2008, the average total income of male seniors was $39,600. The average total income of female seniors was notably lower at $26,700.[13]
- In 2008, the average total income of unattached senior males was $40,900. The comparable figure for females was $31,700.[14]

Sources of Income

- Alberta's seniors receive income from a variety of sources, including government transfers and a number of non-government sources.

Chart 8 — Alberta's Seniors Receive Income from a Variety of Sources (2007)[15]



Source: Statistics Canada, Small Area and Administrative Data Division

[13] Statistics Canada, *Income of Individuals* (Table 202-0407), 2008.

[14] Statistics Canada, *Average Total Income* (Table 202-0403), 2008.

[15] Chart 8 represents the Alberta population 65 years & over who filed taxes with Canada Revenue Agency in 2007.

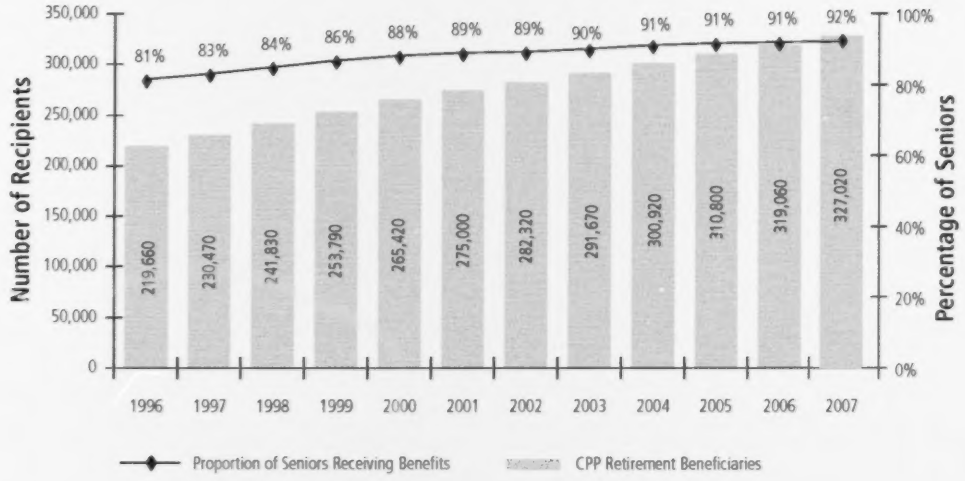
Government Transfer Payments

Almost all seniors receive government transfers

- In 2007, almost all (99.2%) of Alberta seniors received some income from government transfer payments. Almost 20% of Alberta seniors' average total income was composed of government transfers, including Old Age Security (OAS), Guaranteed Income Supplement (GIS), social supports (including the Alberta Seniors Benefit), and Goods and Services Tax Credits. (Chart 8)
- In 2009, 365,759 Alberta seniors received OAS benefits and 117,370 of these individuals also received GIS benefits.[16] The GIS provides additional money to low-income seniors in Canada. The percentage of Alberta seniors receiving GIS payments declined 14% between 1986 and 2009, from approximately 45% to 31%.
- In 2007, 92% of Alberta seniors (327,020) received retirement benefits from the CPP. Of seniors receiving CPP, the average monthly amount received was $532 in 2007. The percentage of seniors receiving CPP increased by about 8% from 1997 to 2007. (Chart 9)

[16] Source: Human Resources and Skills Development Canada, *Departmental Performance Report, 2008 - 2009.*

Chart 9 — Number and Percentage of Seniors Receiving CPP Increasing



Source: Statistics Canada, *Annual Demographic Statistics*, 2007 and the Small Area and Administrative Data Division

Non-Government Sources of Income

Majority of seniors' income comes from non-government sources

- In 2007, the majority of Alberta seniors' average total income came from non-government sources (65.6%). The majority of non-government income consisted of private pensions, employment earnings and investment income.
- Approximately 66% of Alberta seniors (233,290) had some form of investment income in 2007.[17] Among seniors receiving investment income, the average annual amount received was approximately $9,518.

[17] Investment income includes interest income and dividend income.

- In 2007, 56.9% of Alberta seniors (202,410) received income from other pensions.[18]
- More than a quarter of Alberta seniors (27.1%) had some form of employment income in 2007 with the average annual amount earned being $31,615. Seniors who indicated they were self-employed earned an average annual income of $9,061 from self-employment. Those seniors who had income from wages, salaries and commission reported an average annual income of $43,412 from these sources.
- In 2007, close to a third of Alberta seniors (30.1%) received "other income" and reported an average earning of $5,891 from this source.[19]
- Close to one in ten Alberta seniors (8.8%) received income from Registered Retirement Savings Plans (RRSPs) in 2007. These individuals received an average annual amount of $7,619.

Expenditures[20]

Spending patterns unique

- In 2008, Alberta seniors' spending patterns differed from those of the overall Alberta population. According to Statistics Canada, senior households' average total expenditure was $44,927 compared to $95,636 for Albertans under 65 years.
- Approximately 74% ($33,385) of senior households' average total expenditure went towards consumption expenditures compared to roughly 69% ($66,308) for other Albertans.[21]

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[18] Other pensions include pension benefits (superannuation and private pensions) other than Old Age Security and Canada/Quebec Pension Plan benefits.

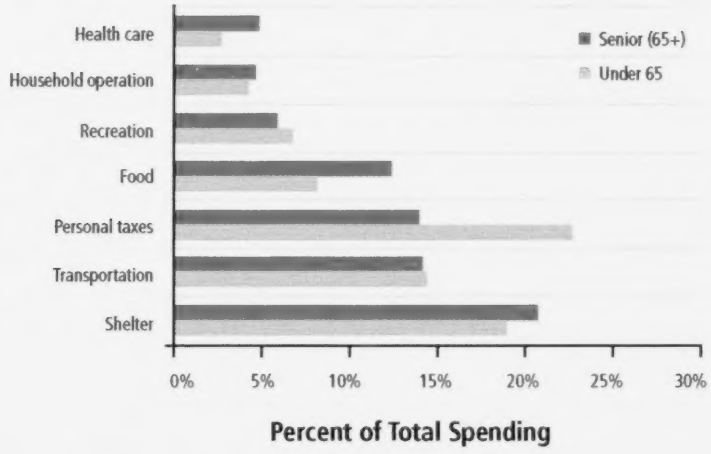
[19] As defined by Statistics Canada, "other income" includes net rental income, alimony, income from a limited partnership, retiring allowances, scholarships, amounts received through a supplementary unemployment benefit plan, payments from income-averaging annuity contracts, as well as all other taxable income not included elsewhere.

[20] Source: Statistics Canada, *Survey of Household Spending, 2008.*

[21] Consumption expenditures include: food, shelter, household operation, household furnishings and equipment, clothing, transportation, health care, personal care, recreation, reading materials and other printed matter, education, tobacco products and alcoholic beverages, games of chance, and miscellaneous expenditures.

- Senior households' largest expense was shelter, accounting for 21.1% of overall total expenditures. In comparison, personal taxes were the largest expense for those under 65, accounting for approximately 22.8% of total expenditures. Transportation was the second largest expense for seniors at 13.9% of overall spending, followed by taxes at 13.1%. (Chart 10)

Chart 10 — Seniors Spending Patterns Differ from Non-Seniors



Source: Statistics Canada, *Survey of Household Spending*, 2008.

- In 2008, approximately 38.8% of senior households reported maintenance and repair expenditures on dwellings that were owned, compared to 36.4% of non-senior households. The average expenditure for repairs and maintenance per senior household was $204 whereas non-senior households' average expenditure was $333 .
- Seniors spent an average of $2,094 per person on health care, which included health care supplies, medicinal and pharmaceutical products, eye-care goods and services, and health insurance premiums.[22]

[22] As of October 1, 2004 all seniors, regardless of income, no longer have to pay Alberta Health Care Insurance Premiums.

- Seniors spent considerably less on recreation than Albertans under 65 in 2008. Seniors spent an average of $2,401 per person on recreation, compared to $6,170 for non-seniors.

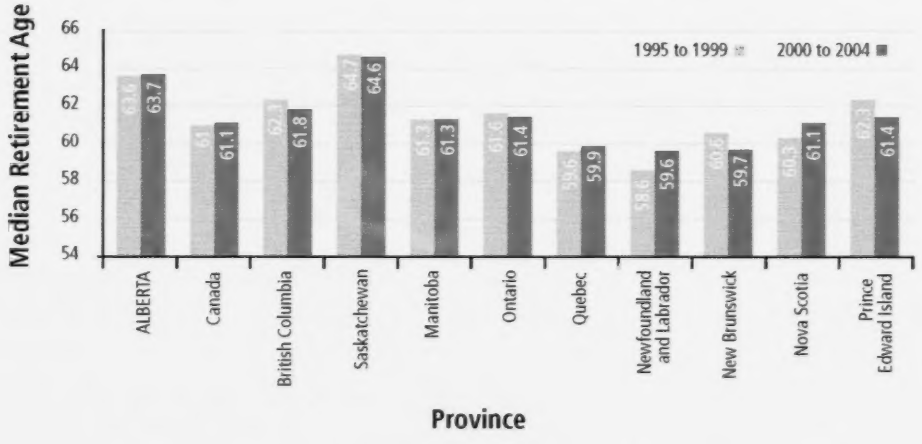
Labour Force Characteristics

Retirement Age and Labour Force Participation

Retirement age increased in last decade

- The median retirement age in Alberta increased from 63.6 years in the 1995 to 1999 period, to 63.7 years in the 2000 to 2004 period.
- Alberta had the second highest median retirement age in the 2000 to 2004 period, behind Saskatchewan (see Chart 11).

Chart 11 — Alberta's Retirement Age Second Highest in Canada



Source: Statistics Canada, *Perspectives on Labour and Income*, Retirement, May 2006

Male seniors more active in the labour force than female seniors

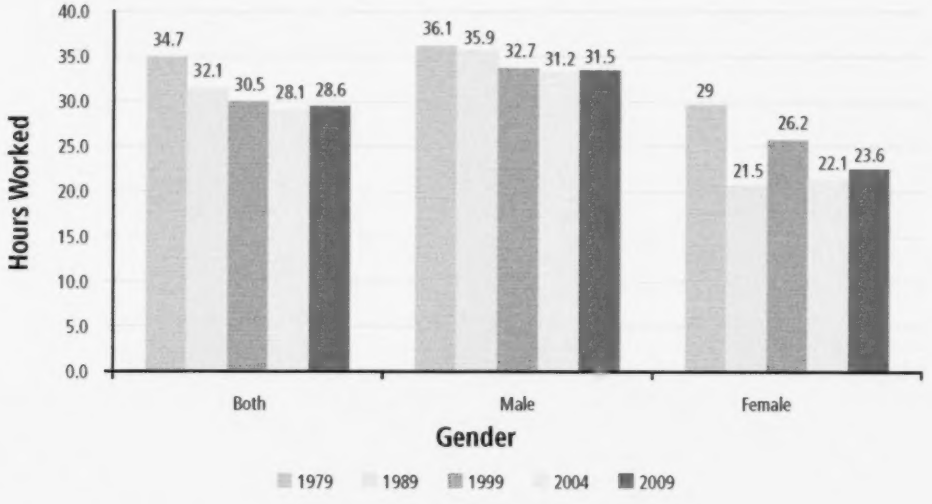
- In 2009, there were 58,700 seniors in the Alberta labour force, an increase of more than 25% from 2007.[23] Approximately 56,500 of these seniors were employed. (Statistics Canada, Labour Force Historical Review, 2009)
- In 2009, workers aged 65 years and older accounted for 2.8% of Alberta's workforce, compared to 2.5% of the national workforce.
- Senior males were more likely than their female counterparts to be part of the workforce; 22.7% of male seniors compared to 11.2% of female seniors were in the Alberta workforce in 2009.

Part-time employment among seniors is increasing

- In Alberta, approximately 58% of employed seniors worked full-time in 2009.
- As with many other age groups, female seniors were more likely to work part-time than male seniors. In 2009, 53.6% of female seniors in the Alberta labour force worked part-time, compared to 31.5% of male seniors.
- In 2009, employed Alberta seniors worked an average of 28.6 hours per week, a decrease of more than six hours from thirty years prior (see Chart 12). (Statistics Canada, Labour Force Historical Review)
- In 2009, male seniors worked, on average, 7.9 hours more per week than females (31.5 hours versus 23.6 hours).

[23] Labour force participants are those individuals who are employed and those who are actively seeking work.

Chart 12 — Overall Decline in Average Hours Worked by Seniors (From 1979 to 2009)



Source: Statistics Canada, *Labour Force Historical Review*, 2009

- According to the 2006 Census, 55.6% of seniors participating in the labour force were employees. The remaining senior workers were either self-employed (43.0%) or were unpaid family workers (1.4%).[24]
- The proportion of seniors identifying themselves as employees increased nearly 10% compared to the 2001 Census. The increase appears to be a result of seniors moving from self-employment to employee status.
- A higher percentage of female seniors were employees or unpaid family workers. Employed male seniors were more likely to be self-employed than females.
- In 2006, 34.3% of rural seniors participated in the labour force, while the participation rate for urban seniors was 13.6%.

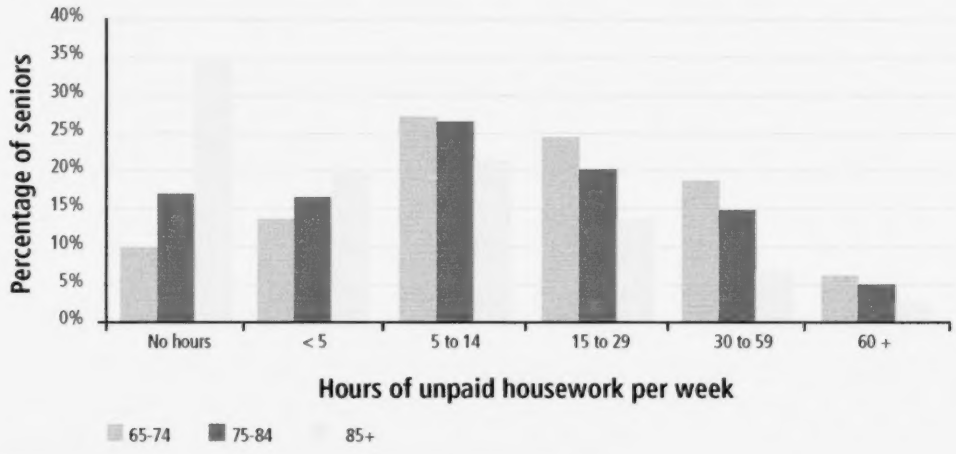
[24] Unpaid family workers are persons who worked without regular money wages for a relative who is a member of the same household. Unpaid family members mainly contribute to the operation of a business, farm or professional practice, owned or operated by the relative.

- Urban senior workers were more likely to be employees, while rural employed seniors were almost three times more likely to be self-employed. The percentage of rural seniors who were unpaid family workers was also three times higher than that of urban seniors.

Unpaid Housework

- Overall, 85.4% of seniors spent some time doing housework in the week prior to the 2006 Census.
- The number of hours of unpaid housework varied by age, gender, location and marital status:
  - Younger seniors, especially those aged 65 to 74, contributed a significant number of hours to housework.
  - A higher percentage of rural seniors spent 30 hours or more on housework in a week.
  - Female seniors were more likely to spend a greater amount of time doing housework.

Chart 13 — Hours of Unpaid Housework Vary Significantly by Age



Source: Statistics Canada, *2006 Census Custom Tabulations*

Aboriginal Seniors

Aboriginal seniors population growing

- As of the 2006 Census, there were 7,130 Aboriginal seniors in Alberta, comprising 2.1% of the seniors population.[25] This represents an increase of roughly 39% from 2001.[26]
- Female Aboriginal seniors outnumbered males 117 to 100 in 2006. As with Alberta's seniors in general, females outnumbered males in every age category.
- In 2006, the Aboriginal seniors population was divided evenly among rural and urban areas. A higher percentage of Aboriginal seniors in older age groups lived in rural areas.

Seniors Born Outside of Canada

Seniors more likely to have emigrated to Canada than other Albertans

- Findings from the 2006 Census indicate that Alberta's seniors were more likely to have been born outside of Canada than the Alberta population in general. Overall, 28.2% of seniors aged 65 years or older were born outside of Canada, compared to 16.0% of the total population.

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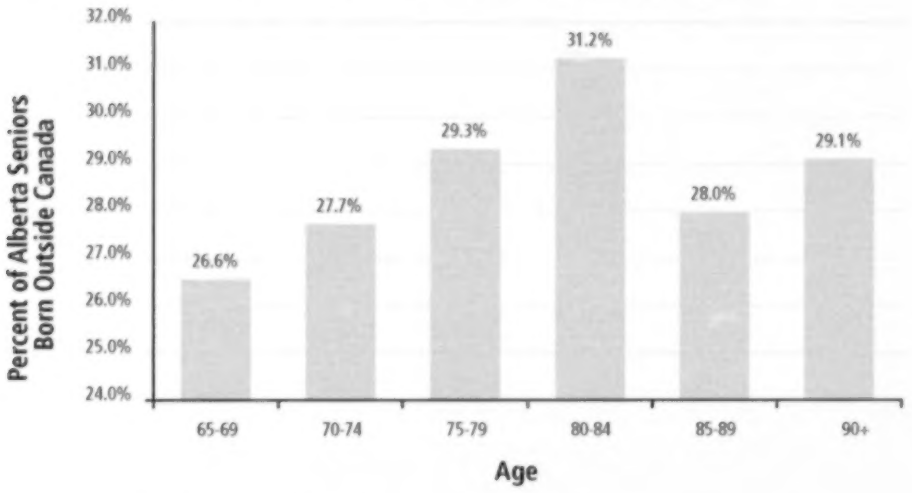
[25] As in previous Censuses, enumeration of Indian Reserves and Indian Settlements was incomplete in 2006. Caution should be exercised in analyzing trends for Aboriginal peoples based on previous Census data. Over time, patterns in Aboriginal self-identification have changed. In recent years, a growing number of people who had not previously identified with an Aboriginal group are now doing so. Changes in Aboriginal participation in the Census over time also result in comparability issues.

[26] Trend analysis for Aboriginal peoples is difficult, as enumeration of Indian Reserves and Indian Settlements was incomplete in 1996, 2001, and 2006.

Chart 14 — Seniors Born Outside of Canada by Age Cohort



Source: Statistics Canada, 2006 Census of Canada Custom Tabulations

- Alberta seniors born outside of Canada came from many parts of the world. The majority were from continental Europe (44.9%); Asia, excluding India (21.4%); and the United Kingdom (16.0%).
- In 2006, the percentage of seniors born outside Canada and residing in urban areas was more than twice that of rural areas (31.5% versus 14.0%). The Canmore CA had the highest percentage of foreign born seniors at 40.4%, followed by Calgary with 39.0% and Edmonton with 33.7%.

Migration

Mobility within the Province

- The majority of Alberta seniors had not moved in the year prior to the 2006 Census (93.0%).
- Of the seniors who moved in the five-year period prior to the 2006 Census, over half (58.0%) moved within their census subdivision.[27]

Interprovincial Migration and Immigration

- Almost 3,000 seniors moved to Alberta from another province in the year prior to the 2006 Census.
- From July 1, 2008 to June 30, 2009, 468 more seniors moved out of Alberta than moved in. Among provinces and territories, Alberta lost the greatest number of senior to interprovincial migration. This is the third year in a row that Alberta has seen a deficit.
- Roughly 920 seniors moved to Alberta from another country in the year prior to the 2006 Census.

[27] A census subdivision is the general term used by Statistics Canada for municipalities (as defined by provincial legislation) or areas treated as municipal equivalents for statistical purposes such as Indian reserves.

Language

Seniors more likely to speak non-official languages at home than other Albertans

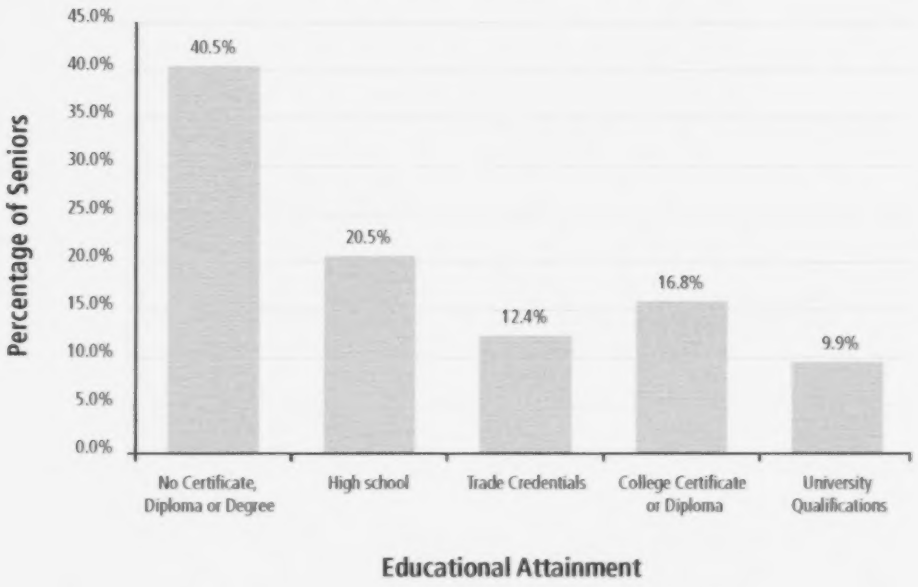
- According to 2006 Census data, the mother tongue of almost one-third (30.5%) of Alberta seniors was neither English nor French. English was the mother tongue for 65.2% of seniors and French was the mother tongue for 2.9% of seniors.
- The vast majority of seniors were able to converse in English (95.4%). Seniors were also more likely than Albertans of other ages to speak a non-official language at home (11.4% and 9.1%, respectively).

Education

Educational attainment higher among males and younger seniors

- In 2006, the majority of seniors (59.5%) had attained some kind of certificate, diploma or degree. More than one-third of seniors (39.1%) had qualifications beyond high school (see Chart 15).

Chart 15 — Majority of Alberta Seniors Have High School Education or Higher



Source: Statistics Canada, 2006 Census Custom Tabulations

- Educational outcome varied by gender. For instance, 62.6% of male seniors had completed high school or beyond compared to 57.0% of female seniors. Male seniors were almost three times more likely to have trade credentials than females (19.0% versus 6.9%). Males were more likely to have completed a bachelor degree or higher with 13.3% of males having university qualifications, compared to 7.1% of females. However, females were more likely to have a college certificate or diploma.
- In general, the levels of educational attainment were highest among younger seniors and lowest among seniors aged 90 and older. Seniors aged 65 to 69 were almost twice as likely to have university credentials compared to those 90 years and older (12.6% versus 6.7%).

- The level of educational attainment among Alberta seniors is increasing. For instance, in 1976, more than half (56.4%) of seniors had less than a grade nine education and only 2.3% had a university degree or higher. By 2006, the proportion of seniors who had earned a university degree had increased to almost one in 10 (9.9%).

Health

Seniors reported good health despite increased risk of some health conditions

- A survey conducted in 2004 indicates that approximately 78% of Alberta seniors reported that they enjoyed excellent, very good, or good health.[28]
- According to Statistics Canada's Canadian *Community Health Survey*, 2009:
  - More than forty percent of Alberta seniors reported their perceived health as either very good or excellent (40.7%). When it came to mental health, 65.2% reported their perceived health as either very good or excellent. These were both lower than the general population with close to three-quarters of Albertans identifying their mental health as very good or excellent (73.8%) and 61.4% stating their general health was very good or excellent.
  - Smoking and drinking were less common among seniors. One tenth of seniors (10.1%) considered themselves daily or occasional smokers, compared to 23.3% of the total provincial population. In 2009, 3.2%[29] of seniors rated themselves as heavy drinkers, compared to 18.2% of Albertans (over 12 years). Heavy drinking is defined as five or more drinks on one occasion, at least once a month in the past year.
  - Four out of ten (40.2%) Alberta seniors reported being either physically active or moderately active. However, almost sixty percent of seniors (58.7%) reported they were overweight or obese, with 18.9% reporting they were obese. More senior men (65.0%) reported they were overweight or obese compared to senior women (50.1%).

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[28] Source: The *2004 Public Survey about Health and the Health System in Alberta*, Alberta Health and Wellness.

[29] Sample size limitations affect the reliability of this estimate.

- Less than half of seniors (44.7%) reported eating five or more servings of fruits and vegetables each day. This was similar to rates reported by the total population. Senior men were less likely to report adequate fruit and vegetable intake, with 38.3% reporting five or more servings a day, compared to 50.1% of senior women.
- Conversely, Alberta seniors reported much lower levels of stress compared to the total population. When asked if they perceive quite a lot of stress in their lives, only 10.3% of Alberta seniors agreed, compared to 22.5% of the general population.
- The majority of seniors (70.1%) reported a strong or very strong sense of belonging to the local community. This was slightly higher than the general population at 65.2%.

- According to Statistics *Canada's Canadian Community Health Survey,* Healthy Aging, 2008 – 2009:
  - Over ninety percent of Alberta seniors reported having at least one chronic condition.[30]
  - One in five (20.6%) seniors aged 65 to 84 reported having experienced a fall that limited some of their normal activities. This increased to one-quarter for seniors aged 85 years and older.
  - For Alberta's oldest seniors, aged 85 years and older, over one quarter (26%) reported having osteoporosis and close to one third (29.7%) stated they had cataracts.

Seniors report higher levels of disability

- In 2006, 47.0% of Alberta seniors reported they had a disability, that is, their everyday activities were limited because of a health-related condition or problem. In comparison, only 11.3% of 15 to 64 year old Albertans reported they had a disability.
- Of the seniors who reported a disability, 35.9% reported that their disability was severe or very severe. For seniors who reported a disability, it most commonly affected their mobility (73.3%), agility (68.7%), pain (62.1%) and hearing (43.5%).[31]

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[30] A chronic condition was defined as a long-term condition that is expected to last, or has already lasted, six months or more and has been diagnosed by a health professional. (i.e. high blood pressure, diabetes, heart disease, dementia, etc.).

[31] Source: Statistics Canada, *Participation and Activity Limitation Survey 2006*: Tables (part VI).

Seniors more likely to receive care for long-term health condition

- According to Statistics Canada's 2007 *General Social Survey*, seniors aged 65 years and older were more likely than non-seniors to be receiving care for a long-term health condition or physical limitation. In Alberta, 53.7% of those receiving care were aged 65 years and older.
- Older seniors were even more likely to be receiving care. Of all those receiving care, 14.3% were aged 75 to 84 years and 31.0% were aged 85 years or older.

Informal Caregiving[32]

Seniors provide informal caregiving to other seniors

- According to the 2006 Census, informal caregivers who provided care or assistance to seniors were more likely to be female. Nearly one in four (24.4%) females aged 45 years and over provided some unpaid care or assistance, compared to 18.3% of males.
- Females aged 45 to 64 years were most likely to provide informal caregiving to seniors, with 26.9% of females in this age group reporting they provided some care, compared to 19.2% of males in the same age group.
- Seniors also provided some informal caregiving to other seniors. In 2006, 17.3% of those aged 65 years or older reported providing some unpaid care or assistance. However, informal caregivers were more likely to be younger, with 23.0% of Albertans aged 45 to 64 years providing some hours of care or assistance to seniors.

[32] Informal caregiving consists of providing care or assistance to without getting paid for doing so. This includes time spent giving personal care to an elderly relative, helping elderly neighbours with their shopping, and so on.

Community Contributions

Seniors are involved in their communities

- Statistics Canada estimates that almost 41% of Alberta's seniors participated in some form of volunteer work in 2007. This was slightly higher than the national average for seniors of roughly 36%.[33]
- Although fewer Alberta seniors volunteered compared to other Albertans (approximately 41% of seniors versus 52% of Alberta non-seniors), seniors contributed more hours on average (216 hours per year versus 167 hours per year).
- In 2007, an estimated 84% of Alberta seniors made financial donations to charities, donating an average annual amount of $738, an increase of $175 from 2004. This was also significantly more than the national average annual amount of $611.

[33] Source: Statistics Canada, *Canada Survey of Giving, Volunteering and Participating, 2007.*

Religion[34]

- In 2001, more than half of Alberta's seniors were Protestant (55%), compared to 39% of Albertans overall. Catholicism comprised the second most common religion for seniors (2%), followed by Christian Orthodox (3%).
- Seniors were less likely to state that they have no religious affiliation than Albertans in general (approximately 12% versus 24%).
- Older Alberta seniors were more likely to participate in religious activities. In 2008 – 2009, 40.2% of Alberta seniors aged 65 to 74 years old participated in religious activities compared to 53.4% of seniors 85 years and older.[35]

[34] Data on religion is not available on 2006 Census. A question on religion is normally asked only once every 10 years, and the religion question was asked in the 2001 Census.

[35] Source: Statistics Canada, Canadian Community Health Survey — Healthy Aging, 2008 – 2009.

Notes

Government of Alberta

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or 780-427-9999 in the
Edmonton area

Web: www.seniors.alberta.ca

Mail: Alberta Seniors and
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